

REDEMPTION SYSTEM FOR AWARD REDEMPTION

ABSTRACT OF THE DISCLOSURE

A method in a redemption system for determining which awards to redeem is provided. An award history database is maintained that includes award transaction

- 5 information that describes awards earned by a consumer and, for each earned award, the type of award. An encumbrance database is maintained that describes types of awards that cannot be redeemed at one or more suppliers. A request to redeem an amount of the earned awards with a chosen supplier is received. Allowed awards that can be redeemed at the chosen supplier are determined, and encumbrance levels of the allowed awards are determined based
- 10 on the types of allowed awards and the data in the encumbrance database. Which of the allowed awards to redeem is determined based on the encumbrance levels.

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